My name is Deborah Penn; I am the owner of Autumn Accolade Inc. an Assisted Living facility.

Planning Along the Life-span is a part of our life that most of us neglect. We plan for college, marriage, children and success in our businesses but we don't take our ageing seriously and somehow expect to remain healthy, alert and vigorous until the day we die. Somehow we must come to understand that we begin to die the day we are born. We are not exempt from growing old and dieing.

Recently I was called by my sister to hasten any plans that I might have about coming home to visit my mother who still lives alone at 87 years of age. You see we are a large family and someone is always there for mother. It may be for a yard mowing job, a window repaired, a driveway graveled or a ride to church but one of us will always meet that need.

I help counsel people all of the time about the needs of their parents and my heart aches for them. I find it even harder to try to come to a happy solution for our Mother.

I always knew the time would come to have to move mother from her home but I had always hoped that she would remain well enough to help us and agree with us as to what and where she would want to stay. (I believe that's called denial.)

I have noticed the last two times that I was with her how much weaker and how easily she gets agitated.

My fear is, if she falls and receives an injury and has to spend time in a nursing home she may very well give up on life.

Her choice is very important to me and it doesn't matter where she chooses to go as long as she is safe, loved and cared for.

While I was there in her home she went to stir some boiling food on the stove and left the dish cloth on top of the pan. It would have eventually fallen down into the burner but I removed it.

We are not there to see the other confusion and frustration that most likely happens. I am concerned about her safety not only with remembering to take all of her medicine in the time frame required but the possibility of her falling or getting burned. One of my brothers said that she didn't need to be there alone but he is like the rest of us "what can we do?" We have spent a lifetime obeying her, now she must do what we ask?

Everyone does the best they can but that is not going to be the best for mother. It isn't possible for any one to live with her-neither does she wish to live with one of us. That proves to be a disaster for the sibling who tries that. Most families are in crisis now with the demands of their immediate family members and two members of the household working.

At Autumn Accolade we have watched the different methods in which others have made the transition into our assisted living home and the caregiver who brings them to visit, have lunch with us, tour and explain the positive side of assisted living vs. a nursing home are usually the most content residents that we get. We now have 3 nurses ranging from 78 to 97 who live here. One tells us daily how much she appreciates being there and how God has blessed her with our facility.

Planning ahead and educating yourself with available options is the key to developing a life long plan. Know that you are most likely going to need long term health insurance and be thankful if you don't. You wouldn't sleep at night if you didn't have hospitalization, home or auto insurance. Long term care insurance should be on that required list as you plan for growing old.

Educate, insure and make a good life for yourself.

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